

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

In Debtor(s)
Re: **Jennifer Lynn Wolfe**
37 Lowery Lane
Ringgold, GA 30736

Case No.: **23-41511-bem**
Chapter: **7**
Judge: **Barbara Ellis-Monro**

xxx-xx-2265

**DISCHARGE OF DEBTOR(S) WITH ORDER APPROVING TRUSTEE'S REPORT OF NO
DISTRIBUTION, CLOSING ESTATE AND DISCHARGING TRUSTEE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Bankruptcy Code, (the Bankruptcy Code).

It further appears that the trustee in the above styled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

ORDERED that the said estate is closed; that the Trustee is discharged from and relieved of said trust.



Barbara Ellis-Monro
United States Bankruptcy Judge

Dated: January 15, 2024

Form 182

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION
REGARDING THE BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

FORM 182 continued

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

This discharge does not affect any property of the estate as defined by section 541 of the Bankruptcy Code, and the automatic stay of section 362(a) of the Bankruptcy Code continues to apply to any property of the estate unless and until the automatic stay has been terminated by order of the court or expires pursuant to section 362(c) of the Bankruptcy Code. Such property remains subject to administration by the trustee on behalf of the bankruptcy estate.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

This Bankruptcy Discharge is an important document that you should retain in the event a copy is needed in the future. If you request a copy from the Clerk's Office at a later date, you will be required to pay a fee.

In re:
Jennifer Lynn Wolfe
Debtor

Case No. 23-41511-bem
Chapter 7

CERTIFICATE OF NOTICE

District/off: 113E-6
Date Rcvd: Jan 16, 2024

User: admin
Form ID: 182

Page 1 of 2
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2024:

Recip ID	Recipient Name and Address
db	+ Jennifer Lynn Wolfe, 37 Lowery Lane, Ringgold, GA 30736-5254
24478863	+ B Lynn Perry Esq, PO Box Box 545, Cleveland, TN 37364-0545
24478864	++++ CENTER FOR SPORTS MEDICINE & ORTHO, ATTN BILLING, 7305 JARNIGAN RD STE 150, CHATTANOOGA TN 37421-4884 address filed with court., Center for Sports Medicine & Ortho, Attn Billing, 1949 Gunbarrel Rd #150, Chattanooga, TN 37421
24478866	+ CHI Memorial, 2501 Citico Ave, Chattanooga, TN 37404-1127
24478867	+ CHI Memorial Hospital, 2525 Desales Ave, Cleveland, TN 37404-1102
24478865	+ Chattanooga ENT, 1604 Gunbarrel Rd, Chattanooga, TN 37421-3125
24478868	+ Craig Lewis, Esq, 100 Grandview Pl 530, Birmingham, AL 35243-1963
24478871	+ Digital Imaging of NGA, PO Box Box 1489, Winterville, NC 28590-1489
24478873	+ Galen Medical Group, PO Box Box 1030, Chattanooga, TN 37401-1030
24518056	+ Galen Medical Group, c/o Van Jackson, 4976 Alpha Lane, Hixson, TN 37343-5470
24478875	+ Georgia Department of HS, Officer of Inspector General, 47 Trinity Ave SW 2nd fl, Atlanta, GA 30334-9006
24478876	+ Hamilton Medical Center, PO Box 1168, Dalton, GA 30722-1168
24478878	+ Landmark, 100 West Walnut ave 124, Dalton, GA 30720-8439
24478879	+ Magistrate Court of Walker County, Attn : Civil Court Clerk, 102 Napier St, La Fayette, GA 30728-3523
24478880	+ Meagon Ashley Evans, C/O Craig Lewis Esq, 1232 Premier Dr 325, Chattanooga, TN 37421-5186
24478886	+ Service Finance, Attn: Bankruptcy, PO Box 2935, Gainesville, GA 30503-2935
24478887	+ Tammy & Michael Peardon, 81 Tammy Lane, La Fayette, GA 30728-4723

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
24478862	Email/Text: kendrah@aogpc.net	Jan 16 2024 21:48:00	AOG, 1105 Burleyson Rd, Dalton, GA 30720
24478861	^ MEBN	Jan 16 2024 21:44:15	Account Resolution Services, Attn: Bankruptcy, PO Box 459079, Sunrise, FL 33345-9079
24478869	+ EDI: CMIGROUP.COM	Jan 17 2024 02:46:00	Credit Management, LP, Attn: Bankruptcy Attn: Bankruptcy, 6080 Tennyson Parkway , Suite 100, Plano, TX 75024-6002
24478870	+ Email/PDF: creditonebknofications@resurgent.com	Jan 16 2024 22:04:10	Credit One Bank, Attn: Bankruptcy Department 6801 Cimarro, Las Vegas, NV 89113-2273
24478872	EDI: DISH	Jan 17 2024 02:46:00	Dish Network, PO Box Box 94063, Palatine, IL 60094-4063
24478874	+ EDI: PHINGENESIS	Jan 17 2024 02:46:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
24478877	+ EDI: IRS.COM	Jan 17 2024 02:46:00	IRS, Attn: Central Insolvency, PO Box Box 7346, Philadelphia, PA 19101-7346
24478881	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 16 2024 21:53:56	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001

District/off: 113E-6

User: admin

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Date Rcvd: Jan 16, 2024

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Total Noticed: 30

24478882	Email/Text: paula.tilley@nrsagency.com	Jan 16 2024 21:48:00	NationWide Recovery, 545 Inman St W, 37311
24478883	Email/Text: electronicbkydocs@nelnet.net	Jan 16 2024 21:48:00	Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505
24478884	^ MEBN	Jan 16 2024 21:44:32	Receivables Management Svcs, PO Box Box 19646, Minneapolis, MN 55419-0646
24478885	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	Jan 16 2024 21:48:00	Security Finance, Attn: Jim Mayo CEO, P.O. Box 3146, Spartanburg, SC 29304-3146
24479872	Email/Text: USAGAN.Bankruptcy@usdoj.gov	Jan 16 2024 21:48:00	United States Attorney, Northern District of Georgia, 75 Ted Turner Drive SW, Suite 600, Atlanta GA 30303-3309

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2024 at the address(es) listed below:

Name	Email Address
James M. Setters	on behalf of Debtor Jennifer Lynn Wolfe settersecf@gmail.com ch13atty@yahoo.com;R41905@notify.bestcase.com
Office of the United States Trustee	ustpregion21.at.ecf@usdoj.gov
Thomas D. Richardson	trichardson@brinson-askew.com tdr@trustesolutions.net;Tdr82454@gmail.com;ctdr11@trustesolutions.net

TOTAL: 3